

Certificate Number: 16339-PAW-DE-034752541

Bankruptcy Case Number: 20-22027



16339-PAW-DE-034752541

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 8, 2020, at 10:09 o'clock AM EDT, Michael Babyak completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: August 8, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor